

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael D. Rapp  
 Christine M. Rapp  
 Debtors

Case No. 16-15285-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlw  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Aug 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2016.

db/jdb	+Michael D. Rapp, Christine M. Rapp, 4306 7th Avenue, Temple, PA 19560-1804
tr	+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
smg	+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13766490	+Arcadia Recovery Bureau, P.O. Box 6768, Reading, PA 19610-0768
13766492	+CAPITAL ONE BANK USA, c/o Michael F. Ratchford, Esquire, 409 Lackawanna Avenue, Suite 3, Scranton, PA 18503-2059
13771687	+Cenlar FSB, as Servicer for Home Point Fin Crp, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13766494	Commonwealth of Pennsylvania, Office of the Inspector General, POB 8040, Harrisburg, PA 17105
13766498	+HOME POINT FINANCIAL CORPORATION, c/o Matthew Fissel, Esquire/KML Law Grou, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13766497	+HOME POINT FINANCIAL CORPORATION, 1160 Parcippany BL, Suite B, Parsippany, NJ 07054-1811
13766499	+La Salle University, Office of Student Accounts Receivable, 1900 West Olney Avenue, Philadelphia, PA 19141-1108
13766500	Lebanon VA Medical Center, 1700 S. Lincoln Avenue, Lebanon, PA 17042-7597
13766501	M&M Credit, 6324 Taylor Drive, Flint, MI 48507-4680

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: glutzh@hvmllaw.com Aug 17 2016 02:14:31	GEORGE M. LUTZ,
	Hartman, Valeriano, Magovern & Lutz, PC, 1100 Berkshire Blvd., Suite 301, P.O. Box 5828, Wyomissing, PA 19610	
smg	+E-mail/Text: robertsl2@dnb.com Aug 17 2016 02:15:56	Dun & Bradstreet, INC,
	3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 17 2016 02:15:37	United States Trustee,
	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946	
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 17 2016 02:16:06	U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404	
ust	+E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Aug 17 2016 02:15:43	United States Trustee,
	Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405	
13766493	+EDI: CAPITALONE.COM Aug 17 2016 01:58:00	CAPITAL ONE BANK USA, PO BOX 30281,
	Salt Lake City, UT 84130-0281	
13766491	+EDI: CAPITALONE.COM Aug 17 2016 01:58:00	Capital One Bank (USA) N A, 4851 Cox Road,
	Glen Allen, VA 23060-6293	
13776581	EDI: CAPITALONE.COM Aug 17 2016 01:58:00	Capital One Bank (USA), N.A., PO Box 71083,
	Charlotte, NC 28272-1083	
13766495	+E-mail/Text: electronicbkydocs@nelnet.net Aug 17 2016 02:15:46	DEPT OF ED / NELNET,
	3015 Parker Road, Suite 400, Aurora, CO 80014-2904	

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13766496*	+DEPT OF ED / NELNET, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
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TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: dlv  
Form ID: 309I

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Total Noticed: 24

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
GEORGE M. LUTZ on behalf of Debtor Michael D. Rapp glutz@hvmlaw.com, amerkey@hvmlaw.com  
GEORGE M. LUTZ on behalf of Joint Debtor Christine M. Rapp glutz@hvmlaw.com,  
amerkey@hvmlaw.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Cenlar FSB bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Michael D. Rapp</b>	Social Security number or ITIN	<b>xxx-xx-8999</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Christine M. Rapp</b>	Social Security number or ITIN	<b>xxx-xx-3734</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter	<b>13 7/26/16</b>
Case number:	<b>16-15285-ref</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Michael D. Rapp	Christine M. Rapp
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	4306 7th Avenue Temple, PA 19560	4306 7th Avenue Temple, PA 19560
<b>4. Debtor's attorney</b> Name and address	GEORGE M. LUTZ Hartman, Valeriano, Magovern & Lutz, PC 1100 Berkshire Blvd. Suite 301 P.O. Box 5828 Wyomissing, PA 19610	Contact phone (610) 779-0772 Email: <a href="mailto:glutz@hvmllaw.com">glutz@hvmllaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfmail@fredreigle13.com">ecfmail@fredreigle13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (610)2085040 Date: 8/16/16

**For more information, see page 2**

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